

CONSUMER CREDIT TRANSACTION

IMPORTANT!! YOU ARE BEING SUED!! THIS IS A COURT PAPER - A SUMMONS DON'T THROW IT AWAY!! TALK TO A LAWYER RIGHT AWAY! PART OF YOUR PAY CAN BE TAKEN FROM YOU (GARNISHED). IF YOU DO NOT BRING THIS TO COURT, SEE A LAWYER, YOUR PROPERTY CAN BE TAKEN AND YOUR CREDIT RATING CAN BE HURT! YOU MAY HAVE TO PAY OTHER COSTS TOO! IF YOU CAN'T PAY FOR YOUR OWN LAWYER BRING THESE PAPERS TO THIS COURT RIGHT AWAY. THE CLERK (PERSONAL APPEARANCE) WILL HELP YOU!

**CIVIL COURT OF THE CITY OF NEW YORK
COUNTY OF NEW YORK**

Index No.

SUMMONS

Plaintiff's Address:
**97 LORING AVENUE
PROVIDENCE, RI 02906**

DEMI, LLC
Plaintiff(s)
-against-
BARBARA J STINSON
Defendant(s)

- The basis of venue designated
- is Defendant's residence:
- 236 E 82ND ST APT 4B
- NEW YORK, NY 10028-2798

To the above named Defendant(s),

YOU ARE HEREBY SUMMONED to appear in the **CIVIL COURT OF THE CITY OF NEW YORK** at the office of the Clerk of said Court at 111 Centre Street, New York, NY, 10013 in the County of NEW YORK, City and State of New York, within the time provided by law as noted below and to file your answer to the summons and verified complaint with the Clerk; upon your failure to answer, judgment will be taken against you, (jointly and severally) in the sum of \$ 8,745.12 with interest from October 3, 2005 together with attorney fees, disbursements and costs of this action. Please send a copy of your answer to the Attorney for the Plaintiff at the address indicated below.

Dated: October 3, 2005
Huntington, NY

TO: **BARBARA J STINSON**
236 E 82ND ST APT 4B
NEW YORK, NY 10028-2798

HOUSLANGER & ASSOCIATES
Attorney for Plaintiff File #: 27829
372 New York Avenue
Huntington, NY 11743
(914) 767-3803 or (631) 427-1140

NOTE: The law provides that: (a) If this summons is served by its delivery to you personally within the City of New York, you must appear and answer within TWENTY days after such service; or

(b) If this summons is served by delivery to any person other than you personally, or is served outside the City of New York, or by publication, or by any means other than personal delivery to you within the City of New York, you are allowed THIRTY days after the proof of service thereof is filed with the Clerk of this Court within which to appear and answer.

Please understand that this communication is from a debt collector and any information we obtain will be used for the purpose of collecting this debt.

12/13/2005
FILED N.Y. COUNTY, NY
062732 CUN 2005

**TRANSAACION DE CREDITO DEL CONSUMIDOR !IMPORTANTE! UD.
HA SIDO DEMANDADO ESTE ES UN DOCUMENTO LEGAL – UNA CITACION**
NO LA BOTE! CONSULTE CON SU ABOGADO ENSEGUITA! LE PUEDEN QUITAR PARTE DE
SU SALARIO (EMARGARLO). SI UD. NO SE PRESENTA EN LA CORTE CON ESTA CITACION
LE PUEDEN CONFISCAR SUS BIENES, (PROPIEDAD) Y PERJUDICAR SU CREDITO
TAMBIEN ES POSIBLE QUE TENGA QUE PAGAR OTROS GASTOS LEGALES (COSTOS) SI
US. NO TIENE DINERO PARA UN ABOGADO TRAIGA ESTOS PAPELES A LA CORTE
INMEDIATAMENTE VENGA EN PERSONA Y EL SECRETARIO DE LA CORTE LE AYUDARA.

CORTE CIVIL DE LA CIUDAD DE NUEVA YORK
CONDADO DE NEW YORK

Epigrafe No. _____

DEMI, LLC

Demandante(s)

-against-

BARBARA J STINSON

Demandado(s)

CITACION

La direccion del Demandante:

**97 LORING AVENUE
PROVIDENCE, RI 02906**

- La Base De Tribunal Es La
- Residencia de el Demandado
- 236 E 82ND ST APT 4B
- NEW YORK, NY 10028-2798

Al Demandado (s) arriba mencionado:

USTED ESTA CITADO A COMPARECER EN LA Corte Civil de la ciudad de Nueva York, condado de NEW YORK, a la oficina del jefe principal de dicha corte situada en 111 Centre Street, New York, NY, 10013 a presentar su respuesta a la demanda adjunta con el jefe de la corte: si usted no comparece a registrar su respuesta, se dictara sentencia contra usted por la demanda en esta citacion incluyendo las contas de esta causa y los gastos de abogado. La suma \$ 8,745.12 con interes en dicha cantidad desde el dia October 3, 2005, incluyendo los costos de esta causa.

NOTA: La Ley Provee que:

- (A) Si esta citacion es entregada a usted personalment en la ciudad de nueva york, usted debe comparece y responderla dentro de VEINTE dias despues de la entrega;
- (B) Si esta citacion es entregada a otra persona que no fuera usted personalmente, o si fuera entregada afuera de la ciudad de nueva york, o por medio de pulicacion, o por otros medios que o fueran entrega personal a usted en la ciudad de Nueva York, usted tiene TREINTA dias para comparece y responder la demanda, despues de haberce presentado prueba de entrega de la citacion al jefe de esta Corte.

Por favor entender que estamos tratando de colectar una deuda.

Fecha: October 3, 2005
Huntington, NY

TO: **BARBARA J STINSON
236 E 82ND ST APT 4B
NEW YORK, NY 10028-2798**



HOUSLANGER & ASSOCIATES
Attorney for Plaintiff File #: 27829
372 New York Avenue
Huntington, NY 11743
(914) 767-3803 or (631) 427-1140

CIVIL COURT OF THE CITY OF NEW YORK
COUNTY OF NEW YORK

X

DEMI, LLC

Plaintiff,
-against-

VERIFIED
COMPLAINT

BARBARA J STINSON

Defendant (s).

X

Plaintiff, by its attorneys, Houslanger & Associates, complaining of the Defendant (s), alleges the following upon information and belief:

1. The Plaintiff, DEMI, LLC is a Foreign Limited Liability Company from the State of Rhode Island licensed to do business in the State of New York having a local office for the transaction of business in Westchester County.
2. That at all times hereinafter mentioned upon information and belief, the Defendant (s) resides in the county in which this action is brought and/or the transaction occurred within the county in which this action is brought and the instant cause of action arose out of said transaction.
3. On or about **3/14/2000**, **DISCOVER**, at the express or implied request of defendant(s), extended credit or other value under a credit account.
4. By the use of said credit account, defendant(s) expressly and/or impliedly agreed to repay said sum pursuant to the standard credit agreement /contract with **DISCOVER**.
5. An account was stated on or about **11/30/2002** between **DISCOVER** and the defendant(s). The defendant(s) failed to make the monthly payments when due on/after **11/30/2002** although duly demanded.
6. There now remains a balance due and owing of **\$ 8,745.12** and although duly demanded, no part of same has been paid.
7. The defendant (s) obligation to **DISCOVER** has been sold and/or assigned to **DEMI, LLC**.

WHEREFORE, plaintiff demands judgment against defendant(s), (jointly and severally) for the sum of **\$ 8,745.12** dollars plus interest from the date of complaint, plus attorney fees, costs and disbursements of this action.

Dated: October 3, 2005



HOUSLANGER & ASSOCIATES
Attorney for Plaintiff File #: 27829
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Huntington, NY 11743
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CIVIL COURT OF THE CITY OF NEW YORK
COUNTY OF NEW YORK

X

DEMI, LLC

Plaintiff,

VERIFICATION

- Against -

BARBARA J STINSON

Defendant(s),

X

STATE OF NEW YORK)
SUFFOLK COUNTY) ss:

MATTHEW BLAKE, being duly sworn says: I am the Managing Agent of DEMI, LLC, the Plaintiff in the within action; I have read the annexed Complaint, know the contents thereof and the same are true to my knowledge, except to matters therein stated to be alleged on information and belief, and as to those matters deponent believes it to be true. The grounds of deponent's belief as to all matters not stated upon deponent's knowledge are books, records, papers and information in deponent's possession.

Dated: October 3, 2005


**MATTHEW BLAKE, MANAGING AGENT
DEMI, LLC
File # 27829**

STATE OF NEW YORK, COUNTY of SUFFOLK

Sworn to before me on this October 3, 2005.



NOTARY PUBLIC

TODD E. HOUSLANGER
Notary Public, State of New York
No. 01HO4876364
Qualified in Suffolk County
Commission Expires Nov. 10, 2006

CIVIL COURT OF THE CITY OF NEW YORK
COUNTY OF NEW YORK

INDEX #

DEMI, LLC

Plaintiff,

-against-

BARBARA J STINSON

Defendant (s).

SUMMONS & COMPLAINT

HOUSLANGER & ASSOCIATES

Attorneys for Plaintiff

372 New York Avenue

Huntington, New York 11743

(631) 427-1140

(914) 767-3803 (voice) (914) 767-3804(fax)